



# User Manual

## VIDHYADHANAM LOAN SCHEME

PREPARED BY



## REVISION HISTORY

Version	Date	Description	Prepared By	Reviewed By
1.0.0	05-06-2012	Initial Version	Prakash.P	Santhosh K P

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### 1. LOAN CONTROL

The screenshot shows a software window titled "The Kerala State Financial Enterprises Ltd." with a sub-header "VDLS LOAN CONTROL". The form contains the following fields:

SINo	1
CircularNo / Date	[Empty] 30-May-2012
Effective Date	30-May-2012
Min. Loan Amount	[Empty]
Max. Loan Amount	[Empty]
Max. Repayment Duration	[Empty] (In Months)
Max. Loan Duration	[Empty] (In Months)
Created On	[Empty]

This screen is used to ADD the loan control details.

To add new control, select the screen and enter Circular No/ Date, Effective Date, Min.Loan Amount, Max.Loan Amount, Max.Repayment Duration and Max.Loan Duration.

Click "Add "button to save the data.

To Change the saved data, select the "Sl.No" and press Enter Key to get the data. Do the required changes and click "Modify" button to save the changes.

Note: Control Modification is not possible if loan is issued with that control.

## 2. INTEREST CONTROL

The Kerala State Financial Enterprises Ltd.

**VDLS INTEREST CONTROL**

Control ID: 1

CircularNo / Date: [ ] Effective Date: 05-Jun-2012

Type of Customer: [ ] ☐ **Is Subsidy Applicable ?**

Concession Rate: [ ] ( On Prompt Remittance, for General Category )

Interest Rate: [ ] Subsidy Rate: [ ]

Rate Applicable for Customer: Normal Interest: [ ] Default Interest: [ ]

This screen is used to add new Interest control for loan. Control for General and EWS category must be added before issuing loan.

To add new controls for General and EWS category do the following.

#### General Category

- Enter the Circular No / Date
- Enter Effective Date
- Select Type of Customer "General"
- Enter the Concession Rate
- Enter Interest Rate and Default Interest Rate
- To save data click Add button.
- To modify data, enter the Control ID and press Enter Key to retrieve data. Make the required changes and click Modify button to save data.

#### EWS Category

- Enter the Circular No / Date
- Enter Effective Date
- Select Type of Customer "EWS"
- Enter Interest Rate , Subsidy Rate and Default Interest
- To save data click Add button.
- To modify data, enter the Control ID and press Enter Key to retrieve data. Make the required changes and click Modify button to save data.

Note: Modification not allowed if loan is issued with the selected control.

### 3. REGISTER

This screen is for issuing loan, also used for the below functionalities

- Entering and Viewing Personal /Institution Details
- Extend and View Course End Date
- Entering and Viewing Semester Details
- View / Submission of Income Proof for EWS Categories
- Fix EMI
- Re-fix EMI
- Viewing Secuirty Details
- Viewing Previous Disbursements.

### 3.1 Steps for issuing new loan

Pre-Requisites: Loan Control and Interest Control details must exists

- Enter the Application Number
- Click \*\*\* button to get Customer List screen. Select the customer from the List, Name and Address will be populated automatically.
- Select the Type of Customer
- Enter the Loan Amount.
- Enter the Course Starting Date and Course Completion Date
- Click Add button to save the records.After adding the record, Security Details, Other Details, Reject and Authorize buttons will be enabled.
- Click Other Details button and fill Personal /Institution Details, Semester Details and Income Proof Submission.

The Kerala State Financial Enterprises Ltd.

## OTHER DETAILS

**Extend Course End Date** | **Personal / Institution Details** | **Semester Details** | **Income Proof Submission**

Age / DOB of Loanee *	<input type="text" value="30-May-2012"/>	Course Name *	<input type="text"/>
Name of Father/Guardian *	<input type="text"/>	Name of Institution *	<input type="text"/>
Address for Communication *	<input type="text"/>	Address of Institution *	<input type="text"/>
PIN *	<input type="text"/>	PIN *	<input type="text"/>
Occupation of Guardian *	<input type="text"/>	Phone No *	<input type="text"/>
Annual Income of Parent *	<input type="text"/>	Email ID *	<input type="text"/>

\* Fields are mandatory

**Modify** **Add**

### 35 How to enter Personal /Institution Details

- ✓ Enter the Date of Birth in Age/DOB of Loanee field
- ✓ Enter Name of Father /Guardian, Address for Communication,PIN,Occupation of Guardian,Annual Income of Parent , Course Name,Name of Institution,Address of Institution,PIN,Phone No and Email ID.
- ✓ Click Add button to save the Data. Modification is available for these details.
- ✓ To change the data update the data in the required fields and click Modify button.

### 35 How to enter Semester Details

**OTHER DETAILS**

Extend Course End Date | Personal / Institution Details | **Semester Details** | Income Proof Submission

Date: 04-Oct-2007 | Description:

Remove | Add

SINo	Created Date	Description

- ✓ Enter the Description and Click Add button to save the record.
- ✓ To remove data select the required Sl.No from the list and Click Remove button.

### 35 How to enter Income Proof Submission (Required for EWS Category Only)

**OTHER DETAILS**

Extend Course End Date | Personal / Institution Details | Semester Details | **Income Proof Submission**

For the Financial Year: 01-Apr-12 / 31-Mar-13 | Description:

Add | Adjust Interest

Financial Year	Submitted On	Description	UserID	IntAdjuste...	Adjusted

- ✓ Enter Description (enter the certificate details)
- ✓ Click Add button to save the record.
- ✓ Submission of Income proof is required for every financial year till course end.

- h) Enter the Security Details (Security Registration/Pledging) like other schemes.
- i) Click Reject button Reject the Loan.
- j) Click Authorize button to send the loan for Disbursement.

#### 4. LOAN DISBURSEMENT

**Kerala State Financial Enterprises Limited**

**LOAN DISBURSEMENT**

Date: 31-May-2012 Name:

Scheme: VDLS

Account No:

Loan Amount Payable:


Print Voucher

DD/Cheque

Amount:

Amnt Disbursed:

Checked Passed Rejected

This process is same as other loan schemes. Multiple disbursement (same day not allowed) is allowed here.

#### 5. TRANSACTION

**The Kerala State Financial Enterprises Ltd.**

**VDLS TRANSACTION**

Loan No:  View Register

Name:

Disbursed Loan Amount:

Outstanding Loan Amount:

Due Date: 30-May-2012

Advance:

Interest:

Default Interest:

Suspense:  Cr Dr

Total Dues:

Total Dues to Close:

No of Instalments:

Instalment Completed:

Defaulted Instalments:

Amount:

Date: 30-May-2012

Remarks:

EMI Worksheet Personal Ledger

Reject Authorise



This screen is used for collecting cash, viewing dues details; View EMI Worksheet for EMI fixed loans, Viewing Personal Ledger and view register.

Transaction process is same as other loans - (Add / Authoize)

## 6. INTEREST ACCRUAL

**VDLS INTEREST ACCRUAL**

☐ Calculate Single Account      As On: 30-May-2012

Loan No:       **Calculate Interest**

Loan No	Customer Name	No Of Days	Interest Due

This screen is used for performing interest accrual at year end and to accrue interest for accounts which are not remitting the interim interest while fixing EMI.

To Perform Interest accrual at year end, take the screen and click 'Calculate Interest' to display the accounts. Click Add button to complete the interest accrual process.

'Calculate Single Account' option is provided for transferring interim interest while fixing EMI.

## 7. CHANGE INTEREST CONTROL

This screen is used to change interest rate for accounts which are up to date.

To Change interest rate,

- Type the Loan No and press enter key
- Select the Control No from the list
- Enter the Remarks
- Click Add button to save the data.

## 8. CLOSING /FLAF FOR EMI FIXING

This screen is used for EMI fixing and Closing.

To Fix EMI,

- Type the Loan No and Press enter key.
- Select the Fix EMI option
- Click Add button to save the record.
- Click Reject button to reject the record ( Possible before Fixation)

To Close the Loan,

Pre Requisite: - Outstanding Loan Amount should be zero.

- a) Type the Loan No and Press enter key.
- b) Select the Closing option
- c) Click Add button to save the record.

## 9. RR RETURN

The screenshot shows a software window titled "The Kerala State Financial Enterprises Ltd. VDLS REGISTER (RR RETURN ENTRY)". The window contains a form with the following fields:

- RR Loan No**: Text input field.
- Application No**: Text input field.
- Customer No**: Text input field.
- Name**: Text input field.
- Address**: Text input field with a vertical scrollbar.
- Loan Date**: Dropdown menu showing "30-May-2012".
- Course Starting Date**: Dropdown menu showing "30-May-2012".
- Course Completion Date**: Dropdown menu showing "30-May-2012".
- Date of Comm. of Inst.**: Dropdown menu showing "30-May-2012".
- Loan Termination Date**: Dropdown menu showing "30-May-2012".
- Loan Amount**: Text input field.
- Disbursed Amount**: Text input field.
- Balance Amount**: Text input field.
- RR Initiated Amount**: Text input field.
- Amount Collected at SDT**: Text input field.
- RR Returned Amount**: Text input field.
- Type of Customer**: Dropdown menu.
- Int.Rate/Ctrl.No**: Three small text input fields.
- Buttons**: "Reject" and "Authorize" buttons at the bottom right.

This screen is used to enter RR Return.To enter RR Return do the below

- a) Enter the RR Loan No and Press Enter key to populate the Data's like Application No, Customer No, Name, Address , Loan Date, Course Starting Date, Course Completion Date, Date of Comm. of Inst., Loan Termination Date, Loan Amount, Disbursed Amount, Balance Amount, RR Initiated Amount, Type of Customer and Int.Rate/Ctrl.No.
- b) Enter the Amount Collected at SDT if any
- c) Click Add button to save data.
- d) Click Authorize button to create a new loan with returned amount.

## 10. PROMPT REMITTANCE CONCESSION

Due Date	Remitted Date	Int.Adjusted Upto

This screen is used to return back the concession for prompt accounts in General Category. The below are the step for performing the process.

- Enter the Loan No. and press enter key to display the details (Transaction Details during the Simple interest period will be displayed in the grid)
- Click Add button to save the data.
- Click Authorize button to complete the process (This will debit the VDLS account and transfer the concession amount GS).

## 11. STEPS FOR EMI FIXATION

EMI Fixation is applicable for Simple interest accounts and this can be done at any time .To perform EMI-fixation, do the below steps.

- Navigate to **Closing /Flag for EMI fixing** screen. Enter the Loan No and press enter key. Select the EMI Fixing option and click add button to save data.
- Complete the interest dues in the accounts. If the loanne is not remitting the interest then we

- have to debit the interest through **Interest Accrual** screen using Single account option.
- c) Navigate to VDLS Register. Type the Loan No and Press Enter Key to display data.
- d) Click Fix EMI button (this button will be enabled only if EMI fixing is added - Refer Step-a) , a new screen will pop up with title VDLS EMI FIXING.

- e) In the EMI Fixing Screen, 'Repayment Duration' shows the maximum allowable period. We can reduce the Duration if required. Click **View EMI** button to view the Worksheet.
- f) Click Add button and then Authorize button to complete the process else click Reject button to revert the process. After authorization, rejection is not possible.

## 12. STEPS FOR EMI RE- FIXATION

This requires when more than 10% of the Outstanding Loan Amount + Due Amount is remitted in the Loan. Re-working occurs while authorizing the transaction, re-fixing to be done manually. Below are the steps for re-fixation.

- a) Navigate to VDLS Register. Type the Loan No and Press Enter Key to display data.
- b) Click **Re-Fix EMI** button, a new screen will pop up with title VDLS EMI RE-FIXING.

- c) In the EMI RE- Fixing Screen, Repayment Duration shown is the maximum allowable period. We can reduce the Duration if required. Click **View EMI** button to view the Worksheet.
- d) Click Add button then Authorize button to complete the process else click Reject button to revert the process. After authorization, rejection is not available.